

*Handwritten initials*

6/01/10 1:28:30  
OK P BK 137 PG 676  
DESDO COUNTY, MS  
W.E. DAVIS, CH CLERK

This Document was Drafted By and  
After Recording Please Return To:

✓ **MGC MORTGAGE, INC.**

Attn: Carissa Golden, Manager

Document Control

7195 Dallas Parkway

PLANO, TX 75024

866-544-9820

BC: 707244 (09-014BB)

*Record 2nd*

PLEASE RECORD PRIOR TO ENCLOSED ASSIGNMENT(S)

**LIMITED POWER OF ATTORNEY**

**FROM: BEAL BANK**  
**6000 Legacy Drive, Plano, Texas 75024**

**TO: PAC**  
**6000 Legacy Drive, Plano, Texas 75024**



201000048870

POA 1/2

DK P BK 137 PG 677

When Recorded Mail To:

Beal Bank  
6000 Legacy Drive  
Plano, TX 75024

**LIMITED POWER OF ATTORNEY**

From time to time Beal Bank (the "Bank") may transfer certain loans with an unpaid principal balance of less than \$1 million (including residential mortgage loans, automobile loans, automobile floor plan loans, manufactured home loans, residential construction loans and commercial loans) which are owned by the Bank (the "Loans") to its subsidiary, Property Acceptance Corp. ("PAC"). In order to facilitate the transfer of such Loans, the Bank hereby constitutes and appoints Julie Thorpe, Senior Vice President of MGC Mortgage, Inc. (provided that she continues to hold such corporate office), as its true and lawful attorney-in-fact, and in its name, place and stead and for its use and benefit, to execute certain assignments, allonges or endorsements, the forms of which must be approved by Larry Adams, Partner at Hunton & Williams LLP, prior to such execution, for the limited purpose of transferring the Loans from the Bank to PAC.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments for the limited purpose described above and to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, as if the undersigned were personally present. This Limited Power of Attorney is executed and is effective as of this 19<sup>th</sup> day of February 2010. This Limited Power of Attorney shall expire and be of no further force or effect on and after May 1, 2011.

Any photocopy or other reproduction of this Limited Power of Attorney may be used, accepted and relied upon in lieu of the original hereof for the purpose of recording, filing or otherwise.

Beal Bank

ATTEST

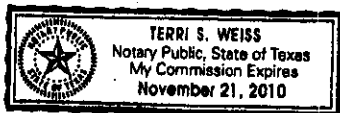
By:   
Name: D. Andrew Beal  
Title: President

By:   
Name: Stephen J. Costas  
Title: General Counsel

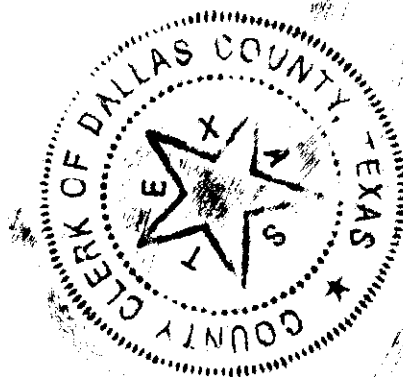
STATE OF TEXAS     )  
                                  )  
COUNTY OF COLLIN    )

On this 19<sup>th</sup> day of February in the year 2010 before me, Terri S. Weiss, a Notary Public of said state, duly commissioned and sworn, personally appeared D. Andrew Beal and Stephen J. Costas, known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument on behalf of Beal Bank.

IN WITNESS WHEREOF, I have hereunto set my hand and affirmed my official seal the day and year in this certificate first above written.



  
Notary Public



# LIMITED POWER OF ATTORNEY

This page has been left blank and is to be used for Certification/Recording information and should remain part of this document. County Clerk, Please stamp and certify below.

Filed and Recorded  
Official Public Records  
John F. Warren, County Clerk  
Dallas County, TEXAS  
03/01/2010 02:52:50 PM  
\$20.00



*[Handwritten signature]*

201000048870

THE STATE OF TEXAS  
COUNTY OF DALLAS  
I hereby certify that the above and foregoing is a full, true, and correct photographic copy of the original record now in my lawful custody and possession, filed on the date stamped thereon and as the same is recorded in the Recorder's Records in my office under the volume and page or instrument # stamped thereon.  
I hereby certify on

MAR 01 2010



COUNTY CLERK, Dallas County, Texas

By \_\_\_\_\_ Deputy

THE STATE OF TEXAS  
COUNTY OF DALLAS  
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I hereby certify on

APR 06 2010



COUNTY CLERK, Dallas County, Texas

By \_\_\_\_\_ Deputy